

Information to identify the case:

Debtor 1	<u>Giovanni Scala</u>		Social Security number or ITIN xxx-xx-5716
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>19-14045-CMG</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Giovanni Scala

5/31/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Giovanni Scala
 Debtor

Case No. 19-14045-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db +Giovanni Scala, 15 Hillside Road, Manalapan, NJ 07726-4205
 518053274 +Antonio & Anita Scala, 704 Opatut Court, Toms River, NJ 08753-4408
 518053275 +BR Welding, 3 Brook Road, Howell, NJ 07731-8675
 518053277 +Credit Acceptance Corporation, PO Box 5070, Southfield, MI 48086-5070
 518053278 +Faktor and Faktor DMD, 16 Plaza Nine, Manalapan, NJ 07726-3010
 518053279 +GAR Equipment, 2624 Hamilton Blvd, South Plainfield, NJ 07080-2514
 518242335 +Main Electric Supply Co., Inc., NordLaw, 190 State Hwy. 18, Ste. 201, E. Brunswick, NJ 08816-1432
 518053282 +Main Electrical Supply, 24 Public Road, Monroe Township, NJ 08831-3719
 518053283 +Maria Scala-Caruso, 15 Hillside Road, Manalapan, NJ 07726-4205
 518148768 +Michael Nord, Esq., Nord & DeMaio, 190 State Highway 18, Suite 201, East Brunswick, NJ 08816-1407
 518053285 +Mr. Cooper, 8950 Cypress Water Blue, Coppell, TX 75019-4620
 518053287 +New Jersey Motor Vehicle Commission, P.O. Box 160, Trenton, NJ 08666-0160
 518053290 +Paychex of New York, LLC, 1 Centennial Avenue, Suite 1A, Bldg C, Piscataway, NJ 08854-3921
 518053291 +Robert Triffin, PO Box 551, 5131 Township Line Rd, Drexel Hill, PA 19026-4813
 518053288 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695)
 518053293 +Tech Park, 255 Park Avenue, Manalapan, NJ 07726-8397
 518148767 +Warshauer Electric Supply, 800 Shrewsbury Ave., Eatontown, NJ 07724-3002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 01 2019 00:35:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Jun 01 2019 00:35:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518053276 +E-mail/Text: updates@brennanclark.com Jun 01 2019 00:35:53 Brennan & Clark, 721 East Madison Street, Suite 200, Villa Park, IL 60181-3083
 518053280 EDI: IRS.COM Jun 01 2019 03:53:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 518053281 +E-mail/Text: bncnotices@becket-lee.com Jun 01 2019 00:34:21 Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
 518053286 +E-mail/PDF: bankruptcy@ncfsi.com Jun 01 2019 00:41:45 New Century Financial, 110 S Jefferson Road, Suite 104, Whippany, NJ 07981-1038
 518053289 +E-mail/Text: bcwrtoff@cablevision.com Jun 01 2019 00:36:30 Optimum, 6 Corporate Center Drive, Melville, NY 11747-3845
 518053292 EDI: NEXTEL.COM Jun 01 2019 03:53:00 Sprint, P.O. Box 4181, Carol Stream, IL 60197-4181
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518053284* +Maria Scala-Caruso, 15 Hillside Road, Manalapan, NJ 07726-4205

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: May 31, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com;frost@remote7solutions.com
Joseph Casello on behalf of Debtor Giovanni Scala jcasello@cvclaw.net, jcasello627@gmail.com
Michael Stafford on behalf of Creditor Main Electric Supply Company, Inc.
mjstafford@nordlaw.legal, norddemaio@aol.com;adamnorddemaio@aol.com
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for Nationstar Home Equity Loan Trust 2007-A rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5